

Information to identify the case:

Debtor 1:	Robert Divilbiss	Social Security number or ITIN: xxx-xx-4964
	First Name Middle Name Last Name	EIN: _____
Debtor 2:	(Spouse, if filing) _____	Social Security number or ITIN: _____
	First Name Middle Name Last Name	EIN: _____
United States Bankruptcy Court:	Northern District of Illinois	Date case filed for chapter: 13 12/7/23
Case number:	23-16427	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Robert Divilbiss	
2. All other names used in the last 8 years		
3. Address	2600 John Bourg Dr. Plainfield, IL 60586	
4. Debtor's attorney Name and address	Vaughn A White Vw Law LLC 1755 Park St Suite 200 Naperville, IL 60563	Contact phone 312-888-0131 Email: vaughn@vaughnwhite.com
5. Bankruptcy trustee Name and address	Glenn B Stearns 801 Warrenville Road Suite 650 Lisle, IL 60532	Contact phone 630-981-3888
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 12/8/23

For more information, see page 2

Debtor Robert Divibiss

Case number 23-16427

7. Meeting of creditors		Location:
<p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>		<p>January 23, 2024 at 10:00 AM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>
		<p>Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 388 782 3554, and Passcode 4113122038, OR call 1-872-282-6946</p> <p>For additional meeting information, go to www.justice.gov/ust/moc .</p>
8. Deadlines		<p>Deadline to file a complaint to challenge dischargeability of certain debts: Filing deadline: 3/25/24</p> <p>You must file:</p> <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). <p>Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 2/15/24</p> <p>Deadline for governmental units to file a proof of claim: Filing deadline: 6/4/24</p>
		<p>Deadlines for filing proof of claim:</p> <p>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office.</p> <p>If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.</p> <p>Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>
9. Filing of plan		<p>Deadline to object to exemptions: Filing deadline: 30 days after the conclusion of the meeting of creditors</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>
10. Creditors with a foreign address		<p>The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 2/15/24 at 10:30 AM , Location: Courtroom 682, 219 S. Dearborn St, Chicago, IL 60604 or Using Zoom. To appear by video, use this link: https://www.zoomgov.com/ or to appear by telephone, call Zoom for Government at 1-669-254-5252 or 1-646-828-7666. Then enter the meeting ID 160 9362 1728 and no passcode needed.</p>
11. Filing a chapter 13 bankruptcy case		<p>The Disclosure of Compensation has been filed. The attorney for the debtor is requesting fees of \$ 4500</p> <p>Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.</p>
12. Exempt property		<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>
13. Discharge of debts		<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>
		<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>
		<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p>

In re:

Robert Divilbiss

Debtor

Case No. 23-16427-DLT

Chapter 13

District/off: 0752-1

User: admin

Page 1 of 3

Date Rcvd: Dec 08, 2023

Form ID: 309I

Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol

- Definition**
- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 10, 2023:

Recip ID	Recipient Name and Address
db	Robert Divilbiss, 2600 John Bourg Dr., Plainfield, IL 60586-8231
30536795	American Express National Bank, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
30536784	Edward Hospital, ATTN: Bankruptcy, 223 W Jackson Blvd Ste 700, Chicago, IL 60606-6914
30536789	+ Genesis Fs Card Services Inc., Attn: Bankruptcy, 1800 Route 34N, Ste 305, Wall, NJ 07719-9146
30536790	Heartland Bank and Tru, Lvn Funding/Resurgent Capital, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497
30536810	+ Midland States Bank / Heartland Bank, 1201 Network Centre Dr, Effingham, IL 62401-4677
30536793	Tempoe LLC, Attn: Bankruptcy, PO Box 1156, Oxford, MS 38655-1156
30536794	The Bank of Missouri, Attn: Bankruptcy, PO Box 1216, Chesapeake, VA 23327-1216
30536818	WEBBANK, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497
30536819	+ Will County CCAO, 302 N. Chicago Street 2nd Floor, Joliet, IL 60432-4078

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: vaughn@vaughnwhite.com	Dec 08 2023 22:40:00	Vaughn A White, Vw Law LLC, 1755 Park St, Suite 200, Naperville, IL 60563
tr	+ Email/Text: mcguckin_m@lisle13.com	Dec 08 2023 22:40:00	Glenn B Stearns, 801 Warrenville Road Suite 650, Lisle, IL 60532-4350
ust	+ Email/Text: USTPREGION11.ES.ECF@USDOJ.GOV	Dec 08 2023 22:41:00	Patrick S Layng, Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873, Chicago, IL 60604-2027
30536792	EDI: CCS.COM	Dec 09 2023 03:33:00	American Family In, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
30536798	Email/Text: bankruptcy@creditfresh.com	Dec 08 2023 22:40:00	CreditFresh, 200 Continental Dr Ste 401, Newark, DE 19713-4337
30536797	EDI: CCS.COM	Dec 09 2023 03:33:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
30536785	Email/PDF: acg.exeter.ebn@aisinfo.com	Dec 08 2023 22:45:17	Exeter Finance LLC, Attn: Bankruptcy, PO Box 166008, Irving, TX 75016-6008
30536786	EDI: AMINFOFP.COM	Dec 09 2023 03:33:00	First Premier Bank, Attn: Bankruptcy, PO Box 5524, Sioux Falls, SD 57117-5524
30536787	EDI: CCS.COM	Dec 09 2023 03:33:00	Geico Casualty Co., Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
30536788	EDI: PHINGENESIS	Dec 09 2023 03:33:00	Genesis Fs Card Services, Attn: Bankruptcy, PO Box 4477, Beaverton, OR 97076-4401
30536808	Email/Text: financeadmin@mdg.com	Dec 08 2023 22:40:00	Mdg US/Capital Community Bank, Attn:

District/off: 0752-1

User: admin

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30536811	^ MEBN	Dec 08 2023 22:35:45	Bankruptcy, 3422 Old Capitol Trl, # PMB 1993, Wilmington, DE 19808-6124
30536814	Email/Text: bankruptcy@springoakscapital.com	Dec 08 2023 22:40:00	Mngh, LLC., Attn: Bankruptcy, 5401 W Kennedy Blvd Ste 1030, Tampa, FL 33609-2450
30536812	Email/Text: enotifications@santanderconsumerusa.com	Dec 08 2023 22:41:00	Spring Oaks Capital, LLC, Attn: Bankruptcy, PO Box 1216, Chesapeake, VA 23327-1216
30536813	Email/Text: cs@securitycreditservicesllc.com	Dec 08 2023 22:40:00	Santander Consumer USA, Inc, Attn: Bankruptcy, PO Box 961245, Fort Worth, TX 76161-0244
30536817	^ MEBN	Dec 08 2023 22:35:48	Security Credit Services, Attn: Bankruptcy, PO Box 1156, Oxford, MS 38655-1156
			Velocity Investments, LLC, Attn: Bankruptcy, 1800 Route 34N, Ste 305, Wall, NJ 07719-9146

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
30536791		Mdg US/Capital Community Bank, Attn: Bankruptcy, 3422 Old Capi
30536796	*	American Family In., Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
30536802	*	Exeter Finance LLC, Attn: Bankruptcy, PO Box 166008, Irving, TX 75016-6008
30536803	*	First Premier Bank, Attn: Bankruptcy, PO Box 5524, Sioux Falls, SD 57117-5524
30536804	*	Geico Casualty Co., Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
30536805	*	Genesis Fs Card Services, Attn: Bankruptcy, PO Box 4477, Beaverton, OR 97076-4401
30536806	*+	Genesis Fs Card Services Inc., Attn: Bankruptcy, 1800 Route 34N, Ste 305, Wall, NJ 07719-9146
30536807	*	Heartland Bank and Tru, Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497
30536815	*	Tempoe LLC, Attn: Bankruptcy, PO Box 1156, Oxford, MS 38655-1156
30536816	*	The Bank of Missouri, Attn: Bankruptcy, PO Box 1216, Chesapeake, VA 23327-1216
30536809	##	Merchants' Credit Guide Co., ATTN: Bankruptcy, 223 W Jackson Blvd, Ste 700, Chicago, IL 60606-6914

TOTAL: 1 Undeliverable, 9 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 10, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 8, 2023 at the address(es) listed below:

Name	Email Address
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Glenn B Stearns	stearns_g@lisle13.com
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Patrick S Layng	USTPRegion11.ES. ECF@usdoj.gov
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Vaughn A White	
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District/off: 0752-1

User: admin

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on behalf of Debtor 1 Robert Divilbiss vaughn@vaughnwhite.com
vaughn@vaughnwhite.com;paralegal@vaughnwhite.com;VWLAWLLC@jubileebk.net

TOTAL: 3